MCOG Application Note 15:
Requirement 1-of-1 Applied to Homeowners Associations (HOAs)
and Community Governance

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1. Purpose

This Application Note demonstrates how the Moral Covenant of Governance (MCOG) Requirement 1-of-1 can be applied to Homeowners Associations (HOAs), condominium boards, and hyper-local residential management structures to eliminate arbitrary rule enforcement, prevent selective administration, and secure resident sovereignty.

2. Requirement 1-of-1 (Full Recap)

Requirement 1-of-1 is the single, essential standard at the heart of the Moral Covenant of Governance (MCOG). Its key innovation is that compliance creates an **auditable system state** — not a metaphysical wish list.

Any system of governance that seeks to prevent tyranny and support sustainable liberty **MUST** be in full compliance with the three universal moral pillars — Adherence to the Golden Rule/Reciprocity, Protection of the Commons/Stewardship, and Securing of Unalienable Rights — as the necessary and sufficient condition for a sustained Virtuous Cycle of Liberty. This is achieved through the operationalization of the pillars via a modest body of derivative positive law (or system guardrails) that is generated from, tested against, and kept perpetually compliant with those pillars.

3. Mapping the Three Pillars to Community Governance

- **Golden Rule / Reciprocity:** Do the community bylaws, architectural guidelines, and fine structures treat general residents in ways the board members and property management executives would willingly accept if roles were reversed? This actively bars selective enforcement, backroom deals, and elite exemption.
- **Protection of the Commons / Stewardship:** Are shared neighborhood physical and financial resources—including capital reserve funds, community centers, common infrastructure, property values, and institutional trust—managed sustainably for the long-term benefit of the entire community, or are they plundered, misallocated, or weaponized by localized board factions?
- **Securing of Unalienable Rights:** Do automated enforcement mechanisms, neighborhood surveillance policies, and property restrictions explicitly preserve individual property rights, personal privacy, freedom of conscience, and due process? This ensures that residents retain an immediate, non-burdensome human override path to challenge administrative actions.

4. Functional Interface for Community Auditing

HOA boards, resident advisory councils, or third-party legal auditors supply the Three-Pillar Compliance Filter with:

- **Policy or Optimization Objectives:** The explicit intent behind proposed rules, fee adjustments, or enforcement initiatives (e.g., maximizing aesthetic conformity or lowering operational costs via automated tracking).
- **Telemetry and Local State Data:** Historical enforcement tracking, financial allocation records, resident complaint volume, and local community impact metrics.
- **Proposed Actions:** Planned dynamic rule updates, fine citations, or structural changes to community covenants.

The Compliance Filter processes these variables and returns a definitive status of **Permit**, **Deny**, or **Modify**, alongside real-time ROLIS/ROTIS impact scores to flag rising tyrannical friction before it triggers deep community fragmentation.

5. Examples

- **Surveillance-Driven Automated Fines:** An HOA board votes to deploy automated license plate readers and AI-enabled optical cameras to automatically issue dynamic fines for minor vehicle or landscape infractions without a prior hearing. *Filter Intervention:* Catastrophic violation of Pillar 3 (Due Process/Privacy) and Pillar 1 (Asymmetric Enforcement Interface). *Verdict:* **Modify**. The engine strips the automated fining mechanism, mandates that data storage bounds are strictly localized and frequently purged, and enforces a strict requirement for multi-party human board review and a mandatory dispute period before any citation can be generated.
- **Selective Architectural Restrictions:** A dominant faction on a condominium board attempts to push through a restrictive rule banning specific exterior flags or aesthetic preferences, explicitly carving out unwritten exemptions for properties owned by sitting board members. *Filter Intervention:* Severe violation of Pillar 1 (Broken Reciprocity and Elite Exemption). *Verdict:* **Deny**. The policy is blocked at the governance layer, reinforcing that all community rules must apply uniformly across the architectural grid without variance for executive status.

6. Benefits and Implementation Guidance

Integrating Requirement 1-of-1 into community governance introduces a transparent, systems baseline that transforms HOAs from insular, conflict-prone fiefdoms into fair, stable, and highly collaborative neighborhoods. It protects property values by building authentic community trust rather than manufacturing an environment of hostile surveillance. Communities can adopt this standard by formally amending their bylaws to incorporate the Three-Pillar Filter into all ethics statements, standard meeting agendas and legislative voting processes.

Document Availability

The full technical specification, logic proofs, and structural taxonomies are published under Creative Commons licensing as a public-domain Request for Comments (RFC).

- ***Open Standard for the Identification and Prevention of Tyrannical Governance: The Moral Covenant of Governance (MCOG) — Requirement 1-of-1, May 2026; Free download:*** *https://archive.org/details/open-standard-mcog-req-1-of-1-v-01*

- ***Addendum A: The Three-Pillar Compliance Filter — Functional Specification and Examples, to Open Standard for the Identification and Prevention of Tyrannical Governance: The Moral Covenant of Governance (MCOG) — Requirement 1-of-1, July 2026; Free Downloads:*** *https://archive.org/details/open-standard-mcog-req-1-of-1-addendum-a-v-01*
- **The full MCOG body of work, including all application notes, are available for Free Downloads here:** https://archive.org/details/@michael_fargano/uploads
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"Power without moral anchors eventually corrupts. Requirement 1-of-1 is that anchor."